You could save up to \$600 a year in Medicare expenses. See inside for details.



could

Follow these three steps to find out how.





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Step 1

Learn about programs that can put money back in your pocket.

There are programs that save millions of people with Medicare up to \$600 each year. States have programs that pay some or all of Medicare's premiums and may also pay Medicare deductibles and coinsurance for people who have Medicare and limited income and resources. Many people use the extra money to help pay for living expenses or prescription drugs.

But, more than half of the people who can get this money never even apply. Are you one of them?

Step 2

Answer "YES" to three important questions.

1. Do you have Medicare "Part A," also known as hospital insurance?

Step 2 continued

If you're not sure, look on your red, white, and blue Medicare insurance card or call Social Security toll free at 1-800-772-1213 to ask. If you are eligible for Medicare Part A but do not have it because you cannot afford it, you should continue with question 2 because there is a program that may pay the Medicare Part A premium for you.

- **2.** Are you an individual with a monthly income of less than \$1,273* or a couple with a monthly income of less than \$1,714*?
- **3.** Are you an individual with savings of \$4,000 or less or a couple with savings of \$6,000 or less?

Savings include things like money in a checking or savings account, stocks, or bonds. When you're figuring out your savings, do NOT include your home, a car, burial plots, up to \$1,500 for burial expenses, furniture, or \$1,500 worth of life insurance.

Step 3

Call to get more information.

It's very important to call if you think you qualify for any of these savings programs, even if you are not sure.

Call your nearest medical assistance office. You can find the number in the phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Services. Or, call 1-800-Medicare (1-800-633-4227). When you call, ask for information on **Medicare**Savings Programs. People with hearing or speech impairments, and who use a TTY/TDD should call 1-877-486-2048.

Get the most out of Medicare by taking advantage of these programs. **Call today!**

There is also a program available that can provide insurance for children under the age of 19. Call 1-877-KIDS NOW (1-877-543-7669) for more information.

^{*} If you live in Alaska or Hawaii income limits are slightly higher. Income limits will increase slightly in 2002.